

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

CAROL CARPENTER,

Case No.: 6:12-bk-06568

Chapter 13

Debtor.  
\_\_\_\_\_/**X Amended Chapter 13 Plan**

Come now, the Debtor, Carol Carpenter, by and through the undersigned attorney, and file this Chapter 13 Plan. The projected disposable income of the debtors is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtors shall pay the following sums to the Chapter 13 Standing Trustee:

**Plan Payments**

<b><u>Payment Number by Months</u></b>	<b><u>Amount of Monthly Plan Payment</u></b>
1 – 6 (June, 2012 – November, 2012)	\$56.00
7 – 18 (December, 2012 – November, 2013)	\$112.00
19-60 (December 2013- May 2017)	\$1545.00

The Debtors shall pay by **money order, cashier's check, or wage deduction** to Laurie K Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtors' name and case number must be indicated clearly thereon and received by the due dates for payment established by court order.

**PAYMENT OF CLAIMS THROUGH THE PLAN****Attorney Fees**

<b><u>Attorney Name</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount</u></b>	<b><u>Payment Month Numbers</u></b>
Law Office of Avie Croce	\$3,000.00	\$50.00	1 – 60
Maintenance Fee	\$2,700.00	\$50.00	7 – 60

**Priority claims:**

The fees and expenses of the trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<b><u>Name of Creditor</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount</u></b>	<b><u>Payment Month Numbers</u></b>
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**Secured Claims:**

<b><u>Secured Creditor</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount</u></b>	<b><u>Payment Month Numbers</u></b>
Bank of America	\$174,559.00	NONE	
To be added to the Modified Plan			

**Secured Arrearage:**

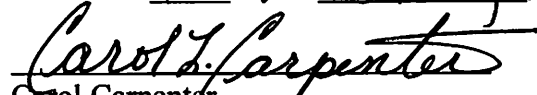
<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Bank of America mortgage	\$5413.67		
To be added to Modified Plan.			

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Mortgage to be stripped			
Bank of America	\$58,398.00	NONE	
(Motion to Value must be filed consistent with plan treatment.)			

**Unsecured Creditors:** whose claims are allowed shall receive a pro rata share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: 0%

Property of the Estate reverts in the Debtors upon confirmation of the plan.

Dated this 6 day of January, 2014.

  
Carol Carpenter

**OTHER PROVISIONS:**  
**REGARDING INCOME TAX REFUNDS INCOME TAX RETURNS,**  
**AND/OR INCREASED INCOME:**

The Debtor(s) are required to turn over any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s)' general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the chapter 13 Standing Trustee's payment address as stated above. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee.

The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall mail/email/fax a copy (do not mail original returns) of their income tax returns each year by April 30th to the Avie Croce via fax: (386) 304-2338; or via email: [crocelaw@cfl.rr.com](mailto:crocelaw@cfl.rr.com), and to the Chapter 13 Trustee at the address of Post Office Box 3450, Winter Park, FL 32790.

The debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proof of payment of all post-petition taxes is required.

If the Debtor(s)' income increases during the duration of this case, the Debtor(s) must commit the debtor(s) excess income to the Plan for the benefit of the Debtor(s) unsecured creditors.

  
Debtor Signature: CAROL CARPENTER

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Motion to Modify Confirmed Chapter 13 Plan has been provided by electronic transmission and United States first class mail, postage pre-paid on this 6 day of January, 2014 to the Chapter 13 Trustee and all Creditors listed in the attached matrix.

/s/ Avie Meshbesher Croce  
Law Office of Avie Meshbesher Croce  
Avie Meshbesher Croce, Esquire  
Florida Bar No. 0020519  
1301 Beville Road, Suite 8  
Daytona Beach, FL 32119  
(386) 304-2821 (Telephone)



Label Matrix for local noticing  
113A-6  
Case 6:12-bk-06568-ABB  
Middle District of Florida  
Orlando  
Mon Jan 6 12:54:25 EST 2014

Bank of America, N.A., Successor by Merger to  
Butler & Hosch, P.A.  
3185 S. Conway Rd Suite E  
Orlando, FL 32812-7349

Recovery Management Systems Corp.  
Attn: Ramesh Singh  
25 SE Second Avenue, Ste 1120  
Miami, FL 33131-1605

Andreu, Palma & Andreu, PL  
701 SW 27th Ave.  
Suite 900  
Miami, FL 33135-3000

Bank Of America  
Attn: Correspondence Unit1  
Po Box 5170  
Simi Valley, CA 93062-5170

Chase  
P.O. Box 15298  
Wilmington, DE 19850-5298

FLORIDA HOSPITAL OCEANSIDE EKG  
C/O KEVIN B. WILSON LAW OFFICES  
2810 WALKER ROAD, SUITE 102  
CHATTANOOGA, TENNESSEE 37421-1082

Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

Lvnv Funding Llc  
Po Box 740281  
Houston, TX 77274-0281

Midwest Collections  
MediCredit Corp.  
Po Box 411187  
St. Louis, MO 63141-3187

Bank of America, N.A.  
Bankruptcy Department  
P.O. Box 26012, NC4-105-02-99  
Greensboro, NC 27420-6012

(p)GREENTREE SERVICING LLC  
BANKRUPTCY DEPARTMENT  
P O BOX 6154  
RAPID CITY SD 57709-6154

United States Trustee - ORL7/13 7  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2217

Asset Acceptance Llc  
Attention: Bankruptcy  
Po Box 2036  
Warren, MI 48090-2036

Bank Of America, N.a.  
450 American St  
Simi Valley, CA 93065-6285

Citifinancial  
Bsp13a  
Baltimore, MD 21202

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Kevin B. Wilson  
Law Office  
PO Box 24103  
Chattanooga, TN 37422-4103

Midland Credit Management  
PO Box 603  
Dept 12421  
Oaks, PA 19456-0603

NCO/Collectron Of Atlanta/Ca  
Attention: Bankruptcy  
Po Box 82269  
Conyers, GA 30013-9433

Bank of America, N.A. c/o Prober & Raphael,  
c/o Dean R Prober  
20750 Ventura Blvd, Ste 100  
Woodland Hills, CA 91364-6207

Oak Harbor Capital VI, LLC  
c/o Weinstein & Riley, P.S.  
2001 Western Avenue, Suite 400  
Seattle, WA 98121-3132

American InfoSource LP as agent for  
InSolve Recovery, LLC  
PO Box 269093  
Oklahoma City, OK 73126-9093

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Bank of America, N.A.  
Bankruptcy Department  
P.O. Box 26012, NC4-105-02-99  
Greensboro, North Carolina 27420-6012

FIA Card Services, N.A. as successor to  
Bank of America, N.A. (USA)  
and MBNA America Bank, N.A.  
PO Box 15102  
Wilmington, DE 19886-5102

Green Tree Servicing, LLC  
PO BOX 0049  
Palatine, IL 60055-0049

Law Office of Jack W Brown  
PO BOX 5130  
Sarasota, FL 34277-5130

Midland Credit Management, Inc.  
8875 Aero Drive, Suite 200  
San Diego, CA 92123-2255

NCO/Collectron Of Atlanta/Carter-Young  
Attention: Bankruptcy  
Po Box 82269  
Conyers, GA 30013-9433

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Fin  
5312 Brainerd Rd  
Chattanooga, TN 37411-5327

Radiology Specialists of FL  
PO Box 864552  
Orlando, FL 32886-4414

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Shorecoast ER Services  
PO Box 8668  
Philadelphia, PA 19101-8668

Verizon Wireless  
Verizon Wireless Department/Attn: Bankru  
Po Box 3397  
Bloomington, IL 61702-3397

Volusia County Tax Collector  
123 West Indiana Avenue  
Room 103  
Deland FL 32720-4615

Avie Meshbeshher Croce  
Avie Meshbeshher Croce, P.L.  
1301 Beville Road Suite 8  
Daytona Beach, FL 32119-1503

Carol Carpenter  
34 Sea Island Dr S  
Ormond Beach, FL 32176-2169

Laurie K Weatherford  
Post Office Box 3450  
Winter Park, FL 32790-3450

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Green Tree Servicing LLC  
PO BOX 6154  
Rapid City, SD 57709-6154

(d)Green Tree Servicing LLC  
PO Box 6154  
Rapid City, SD 57709-6154

Bank Of America  
Attention: Recovery Department  
4161 Piedmont Pkwy.  
Greensboro, NC 27410

Portfolio Rc  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

(d)Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Oak Harbor Capital VI, LLC  
c/o Weinstein & Riley, P.S.  
2001 Western Ave., Ste. 400  
Seattle, WA 98121-3132

End of Label Matrix  
Mailable recipients 39  
Bypassed recipients 1  
Total 40